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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

In re:	Chapter 13
Gail D. Miller	Case No. 25-12587
Debtor(s)	Judge: MBK
	Hearing Date: May 14, 2025

DEBTORS' CERTIFICATION IN SUPPORT OF LOSS MITIGATION

I, Gail D. Miller, are of full age, hereby certify as follows:

1. I am the Debtor in this Chapter 13 Bankruptcy. As such, I am fully familiar with the facts set forth herein.
2. After reviewing our financial situation with our attorney, it has been determined that a mortgage modification is feasible since I make sufficient income.
3. I am making and will continue making adequate protection payments to the creditor.
4. I understand that if the Court orders Loss Mitigation in this case, I am required to comply with the Loss Mitigation Program and the Procedures and will participate in good faith. I understand that Loss Mitigation is voluntary and that I am not required to enter into any agreement or settlement with any other party as part of this Loss Mitigation and understand that no other party is required to enter into any agreement or settlement with me. I also understand that I am not required to request dismissal of this case as part of any resolution or settlement that is offered or agreed to during Loss Mitigation Period. I

also certify that the property in question consists only of real property in which I hold an interest used as a principal residence.

I certify under penalty of perjury that the foregoing is true and correct.

Dated: April 14, 2025

/s/ Gail D. Miller